

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1–19 (canceled)

Claim 20 (new). A method for carrying out an electronic transaction, having the following steps:

a data interchange is performed between a first network subscriber node and a second network subscriber node with a first terminal at the first network subscriber node via a first communication network for stipulating transaction data for the transaction;

an identification number for a second terminal at the first network subscriber node in a second communication network, different than the first, is input into the first terminal at the first network subscriber node by the first network subscriber node;

the identification number and the transaction data are transmitted from the first network subscriber node to a third network subscriber node via a third communication network;

the validity of the identification number is verified by the third network subscriber node, and an associated service provider node from a plurality of service provider nodes registered with the third network subscriber node is identified using the identification number;

the verified identification number and the transaction data are transmitted from the third network subscriber node to the associated service provider node via a fourth communication network;

a credit stipulated by the transmitted transaction data is reserved at the associated service provider node for the second network subscriber node by debiting an account at the first network subscriber node, which account is managed at the associated service provider node for the identification number, and the reserved credit is confirmed by the associated provider node to the third network subscriber node via the fourth communication network;

a transaction number is generated and the transaction number is transmitted from the third network subscriber node to the second terminal at the first network subscriber node via the second communication network;

the transmitted transaction number is input into the first terminal at the first network subscriber node and the input transaction number is transmitted to the third network subscriber node via the third communication network;

the transmitted transaction number is verified by the third network subscriber node by comparing it with the transaction number generated previously by the third network subscriber node; and

the credit reserved by the associated service provider node is confirmed by the third network subscriber node to the second network subscriber node via the third communication network.

Claim 21 (new). A method for carrying out an electronic transaction, having the following steps:

 a data interchange is performed between a first network subscriber node and a second network subscriber node with a first terminal at the first network subscriber node via a first communication network for stipulating transaction data for the transaction;

 an identification number for a second terminal at the first network subscriber node in a second communication network, different than the first, is input into the first terminal at the first network subscriber node by the first network subscriber node;

 the identification number and the transaction data are transmitted from the first network subscriber node to a third network subscriber node via a third communication network;

 the validity of the identification number is verified by the third network subscriber node, and an associated service provider node from a plurality of service provider nodes registered with the third network subscriber node is identified using the identification number;

 the verified identification number and the transaction data are transmitted from the third network subscriber node to the associated service provider node via a fourth communication network;

 a credit stipulated by the transmitted transaction data is reserved at the associated service provider node for the second network subscriber node by debiting an account at the first network subscriber node, which account is managed at the associated service provider node for the identification number, and the reserved credit is confirmed by the

associated provider node to the third network subscriber node via the fourth communication network;

a transaction number is generated and the transaction number is transmitted from the associated service provider node to the second terminal at the first network subscriber node via the second communication network;

the transmitted transaction number is input into the first terminal at the first network subscriber node and the input transaction number is transmitted to the third network subscriber node via the third communication network;

the transmitted transaction number is forwarded from the third network subscriber node to the associated service provider node via the fourth communication network;

the transmitted transaction number is verified by the associated service provider node by comparing it with the transaction number generated previously by the associated service provider node;

the verified transaction number is confirmed by the associated service provider node to the third network subscriber node via the fourth communication network; and

the credit reserved by the associated service provider node is confirmed by the third network subscriber node to the second network subscriber node via the third communication network.

Claim 22 (new). The method as claimed in claim 20, characterized by the following steps:

conclusion of the transaction is confirmed by the second network subscriber node to the third network subscriber node via the third communication network; and

conclusion of the transaction is confirmed by the third network subscriber node to the associated service provider node via the fourth communication network.

Claim 23 (new). The method as claimed in claim 20, characterized in that the identification number and the transaction data are transmitted and/or the input transaction number is transmitted from the first network subscriber node to the third network subscriber node indirectly via the second network subscriber node.

Claim 24 (new). The method as claimed in claim 20, characterized in that the identification number and the transaction data are transmitted and/or the input transaction number is transmitted from the first network subscriber node to the third network subscriber node directly.

Claim 25 (new). The method as claimed in claim 20, characterized in that the transaction data comprise a purchase price and a product specification.

Claim 26 (new). The method as claimed in claim 20, characterized in that the second communication network is a mobile radio network or a landline telephone network, and the identification number is a mobile radio number or a landline telephone number.

Claim 27 (new). The method as claimed in claim 20, characterized in that the first and/or third communication network(s) is/are the Internet.

Claim 28 (new). The method as claimed in claim 20, characterized in that the fourth communication network is a landline telephone network.

Claim 29 (new). The method as claimed in claim 20, characterized in that the transaction number has a one-off validity and/or a time limit for the validity.

Claim 30 (new). The method as claimed in claim 20, characterized in that if the verification or the confirmation of the reservation or the verification of the transaction number fails then the third network subscriber node transmits an error message to the second network subscriber node via the third communication network.

Claim 31 (new). The method as claimed in claim 20, characterized in that the verification and identification are performed by means of electronic comparison with a table file.

Claim 32 (new). The method as claimed in claim 20, characterized in that if the confirmation does not occur within a prescribed period then the reserved credit is deleted.

Claim 33 (new). The method as claimed in claim 20, characterized in that the reservation is made by debiting an account at the first network subscriber node, which account is managed by the associated service provider node.

Claim 34 (new). The method as claimed in claim 20, characterized in that if the verification of the transaction number or the confirmation fails then the third network subscriber node transmits an error message to the associated service provider node to delete the reserved credit via the fourth communication network instead of the confirmation.

Claim 35 (new). The method as claimed in claim 20, characterized in that the reservation is made on the basis of a credit rating check at the associated service provider node.

Claim 36 (new). The method as claimed in claim 20, characterized in that if the verification and identification or the confirmation fail then the second network subscriber node asks the first network subscriber node for reinput a limited number of times from the third network subscriber node.

Claim 37 (new). The method as claimed in claim 23, characterized in that the transaction number is transmitted by SMS.

Claim 38 (new). The method as claimed in claim 20, characterized in that the first network subscriber node is an end customer node, the second network subscriber node is a provider node, the third network subscriber node is a coordinator node and the service provider node is a mobile radio provider node.

Claim 39 (new). The method as claimed in claim 21, characterized by the following steps:

conclusion of the transaction is confirmed by the second network subscriber node to the third network subscriber node via the third communication network; and

conclusion of the transaction is confirmed by the third network subscriber node to the associated service provider node via the fourth communication network.